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**Exhibit 4**  
**Required Sample Sizes to Estimate Breach Rates, Shown by Relevant Loan Pool**

		Number of Loans in Population	Required Sample Size		
			± 2 Percentage Point Margin of Error <sup>(1)</sup>	± 3 Percentage Point Margin of Error <sup>(1)</sup>	± 5 Percentage Point Margin of Error <sup>(1)</sup>
ARSI 2006-W3	A1	4,348	1,548	858	354
FILIT 2006-B	1A	1,457	908	617	305
INABS 2005-C	A11	1,999	1,092	697	324
INABS 2005-D	A11	2,529	1,233	752	335
INABS 2006-D	1A	1,353	866	598	300
INABS 2007-A	1A	1,927	1,070	688	322
MABS 2005-FRE1	A1	3,331	1,396	809	346
MABS 2005-HE2	A-1	2,086	1,473	1,082	596
MABS 2005-WF1	A-1A	2,538	1,235	752	335
MABS 2006-FRE2	A-1	1,456	907	617	305
MABS 2006-NC2	A-1	1,331	857	593	299
MABS 2006-NC3	A-1	1,709	999	658	315
MABS 2006-WMC2	A-1	2,068	1,112	705	325
MABS 2006-WMC3	A-1	1,239	818	574	295
MABS 2006-WMC4	A-1 and A-2	1,671	986	652	314
MABS 2007-HE2	A-1	1,502	1,185	947	592
MABS 2007-WMC1	A-1	1,841	1,043	677	319
MARM 2005-8	2-A-1	2,435	1,610	1,134	584
MARM 2005-8	3-A-1	835	653	518	323
MARM 2006-2	2-A-1	412	374	336	258
MARM 2006-OA1	2-A-1	1,177	852	643	379
MARM 2007-1	11A	1,662	1,068	759	423
MARM 2007-3	1-1A1 and 1-1A2	2,154	1,558	1,179	686
MARM 2007-3	2-1A1 and 2-1A2	785	690	601	432
Total		43,845	25,533	17,446	9,066

**Notes:**

[1] Each sample size displayed in this table is adequate to estimate a proportion (i.e., based on a yes-or-no evaluation) within the given margin of error at a 95 percent confidence level for each named originator and (if applicable) for the group of all other originators in a given Relevant Loan Pool. Each sample size is rounded to the next highest integer. If  $p$  is the proportion of loans in breach (assumed to be equal to 0.50 for the purpose of calculating the required sample size),  $N$  is the number of loans in the population, and  $e$  is the desired margin of error (e.g., 0.02), then the required sample size  $n$  can be calculated as follows:

$$n = \frac{1}{\left[ \frac{N-1}{N \cdot n_e} \right] + \frac{1}{N}}$$

Where

$$n_e = p(1-p) \left( \frac{1.96}{e} \right)^2 + 1$$

[2] Sample sizes were calculated separately for each named originator and for non-named originators combined, then aggregated to the Relevant Loan Pool level.

[3] The analysis relies upon the loan-level ABSNet database (May 2012 release) for loan characteristics and loan counts. The loan tape files provided by Counsel for ARSI 2006-W3, MABS 2006-FRE1, MABS 2005-HE2, MARM 2005-8, MARM 2006-OA1, and MARM 2007-1 were used to reduce the amount of missing loan characteristic information.

[4] The Prospectus Supplement was used to determine that all loans in the relevant loan pools were originated by the same originator for ARSI 2006-W3, FILIT 2006-B, INABS 2005-C, INABS 2005-D, INABS 2006-D, INABS 2007-A, MABS 2005-FRE1, MABS 2006-FRE2, MABS 2006-NC2, MABS 2006-NC3, MABS 2006-WMC2, MABS 2006-WMC3, MABS 2006-WMC4, MABS 2005-WF1, and MABS 2007-WMC1.

**Sources:**

[1] ABSNet Loan data as of May 2012.

[2] Loan tape data provided by Counsel.

[3] Prospectus Supplement of at-issue Relevant Loan Pools.

[4] Steven K. Thompson, *Sampling, Third Edition* 58, 60 (2012).

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**Exhibit 4a**  
**Required Sample Size for Each Named Originator**  
**Relevant Loan Pools with 2+ Originators**

Relevant Loan Pool	Certificate	Named Originator	Loan Count	Percent	Required Sample Size		
					± 2 Percentage Point Margin of Error <sup>[1]</sup>	± 3 Percentage Point Margin of Error <sup>[1]</sup>	± 5 Percentage Point Margin of Error <sup>[1]</sup>
MABS 2005-HE2	A-1	MILA	1,123	53.8%	766	548	287
		New Century Mortgage Corp.	924	44.3%	668	496	273
		Other	39	1.9%	39	38	36
MABS 2007-HE2	A-1	Fieldstone Mortgage Company	485	32.3%	404	334	215
		Option One Mortgage	865	57.6%	637	479	267
		Other	152	10.1%	144	134	110
MARM 2005-8	2-A-1	Countrywide Home Loans	1,045	42.9%	729	529	282
		Other	1,300	57.1%	881	605	302
	3-A-1	Countrywide Home Loans	755	90.4%	575	443	256
		Other	80	9.6%	78	75	67
MARM 2006-2	2-A-1	Provident Funding	320	77.7%	283	247	176
		Wells Fargo	61	14.8%	60	58	53
		Other	31	7.5%	31	31	29
MARM 2006-OAI	2-A-1	American Home Mortgage	1,051	89.3%	732	530	283
		Other	126	10.7%	120	113	96
MARM 2007-1	11A	American Home Mortgage	1,522	91.6%	932	628	308
		IndyMac Bank, F.S.B	107	6.4%	103	98	84
		Other	33	2.0%	33	33	31
MARM 2007-3	1-1A1 and 1-1A2	Countrywide Home Loans	1,267	58.8%	830	580	296
		IndyMac Bank, F.S.B	652	30.3%	513	406	243
		Other	235	10.9%	215	193	147
	2-1A1 and 2-1A2	Countrywide Home Loans	433	55.2%	367	309	205
		IndyMac Bank, F.S.B	274	34.9%	247	219	161
		Other	78	9.9%	76	73	66

**Notes:**

[1] Each sample size displayed in this table is adequate to estimate a proportion (i.e., based on a yes-or-no evaluation) within the given margin of error at a 95 percent confidence level for each named originator and (if applicable) for the group of all other originators in a given Relevant Loan Pool. Each sample size is rounded to the next highest integer. If p is the proportion of loans in breach (assumed to be equal to 0.50 for the purpose of calculating the required sample size), N is the number of loans in the population, and c is the desired margin of error (e.g., 0.02), then the required sample size n can be calculated as follows:

$$n = \frac{1}{\left[ \frac{N-1}{N * n_0} \right] + \frac{1}{N}}$$

Where

$$n_0 = p(1-p) \left( \frac{1.96}{c} \right)^2 + 1$$

[2] The exhibit only shows Relevant Loan Pools for which there are more than one originator.

[3] The analysis relies upon the loan-level ABSNet database (May 2012 release) for loan characteristics and loan counts. The loan tape files provided by Counsel (for ARSI 2006-W3, MABS 2005-FRE1, MABS 2005-HE2, MARM 2005-1, MARM 2006-OAI, and MARM 2007-1) were used to reduce the amount of missing loan characteristic information.

[4] The Prospectus Supplement was used to determine that all loans in the relevant loan pools were originated by the same originator for ARSI 2006-W3, FHL T 2006-B, INABS 2005-C, INABS 2005-D, INABS 2006-D, INABS 2007-A, MABS 2005-FRE1, MABS 2006-FRE2, MABS 2006-NC2, MABS 2006-NC3, MABS 2006-WMC3, MABS 2006-WMC4, MABS 2005-WF1, and MABS 2007-WMC1.

**Sources:**

[1] ABSNet Loan data as of May 2012.

[2] Loan tape data provided by Counsel.

[3] Prospectus Supplement of at-issue Relevant Loan Pools.

[4] Steven K. Thompson, *Sampling*, Third Edition 58, 60 (2012).